

# My view: Medicaid coverage gap endangers Utah's progress

By Matthew Slonaker

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Today we again face uncertainty on the topic of Medicaid expansion. It's been almost 1,200 days since the Supreme Court made Medicaid optional for states. Initially, a dozen states decided to expand within weeks. Other states, like Utah, have held out for the sake of the prudent and conservative goal of developing our own plan.

Over these past three years, I've spoken to hundreds of Utahns who fall in the coverage gap. Most of them make up the ranks of the working poor. Others might be too sick to work

or stay home and take care of another family member. For these Utahns, even a minor injury or medical complication related to a traffic accident, a fall or a difficult pregnancy could result in job loss and personal bankruptcy.

My friend Victor, also a new volunteer board member at Utah Health Policy Project, lucked out. He earned just enough to qualify for subsidized Affordable Care Act (ACA) insurance. A few months after getting enrolled he went to a doctor, got a cancer diagnosis and received the lifesaving surgery he needed. Victor explains that he wouldn't be alive today if it weren't for the health insurance he obtained on Utah's health insurance marketplace. His survival is based on the fact that he earned more than \$11,700 a year. Paradoxically, had he earned less, he would have fallen into Utah's coverage gap and never could have afforded insurance.

The Medicaid expansion debate goes beyond the needs of individual consumers because it affects the collective health and financial security of our whole population. It's also about our state's status as a health care innovator. Our leaders set forth a goal that Utah achieve the best health care system in the nation. Currently, we are ranked No. 5, so the goal is realistic. However, ascending that list

will be nearly impossible if we continue to leave over 13 percent of our state uninsured and without dependable access to health care.

Only 14 states have higher uninsured rates than Utah, and our uninsured rate is now well above the national average. Many states, namely those that have implemented Medicaid expansions, have quickly surpassed Utah. Washington's uninsured rate dropped from 16.8 percent in 2013 to 6.4 percent in 2015. Colorado's went from 17 percent to 10.6 percent. Unfortunately, Utah appears to be losing ground to states that we compete with to attract business and jobs.

We in Utah are at a very important juncture. Do we continue to lead the country implementing creative, state-based solutions to complex problems? Or do we continue to delay, letting other states pull ahead? The reality is that the problem of Utah's coverage gap is not going away until it is fixed. In fact, Medicaid expansion will be a dominant issue of every legislative session until we pass a solution.

Today 29 states have implemented Medicaid expansions, and 29 states have a head start at improving their economies and health care systems for their residents. We cannot afford to lose ground if we want to stay at the top and deliver the best and most efficient health care system for our people.

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